

Downtown, Largo
HOUSING ELEMENT



HOUSING

Largo Comprehensive Plan Element

INTRODUCTION

Housing is one of the most important aspects of people's lives. It not only provides shelter, but also a place to sleep, relax, have personal space, and a place to raise a family if someone chooses. Affordable, safe, and stable housing is vital to the well-being of people. In addition, the location of housing and its relationship to transportation systems, jobs and services is essential to the sustainability of a city. Do people have the option to walk or bike to desired destinations such as work, school, restaurants, shops, parks? Do they feel safe in their neighborhood? Is there a sense of community among residents? Answers to these questions are just some aspects that contribute to the level of desirability of a city, neighborhood or residence.

How cities plan, design, rehabilitate, preserve and manage housing has long-term effects on the overall livability of a city. Expanded housing choices are needed to keep up with the changing demographics and trends. Increasing the density in key areas, such as activity centers, is one way to accommodate new households without displacing long-term residents. Increased density results in less auto-dependency and create more walkable communities, which supports both the Future Land Use and Transportation Element goals.



“There is also a stigma about what affordable housing constitutes. They’re high-quality projects that can be integrated in the neighborhood, and they service people we depend on: child-care workers, teachers, health-care workers”.

—Annu Mangat

KEY THEMES

- Mixed-Income Housing
- Housing Variety
- Aging-in-Place
- Accessibility
- Sustainability



WAYS TO ACHIEVE BALANCED HOUSING:

- ◆ Ensure fair housing opportunities for all residents
- ◆ Provide a diverse mix of housing types to serve residents of various incomes
- ◆ Improve and preserve existing neighborhoods and housing
- ◆ Ensure sufficient land inventory that allows for residential use
- ◆ Address the location of housing, such as locating units along major transportation corridors, as well as near transit systems and major employment centers
- ◆ Remove regulatory barriers for affordable housing
- ◆ Address special housing needs for the elderly, persons with disabilities, large families, and the homeless
- ◆ Adequate infrastructure should be available for all existing and new housing to support residential uses
- ◆ Address energy efficiency design for residential development
- ◆ Provide incentives for development of affordable housing
- ◆ Use State and Federal government funding to assist in affordable housing development, and maintenance and rehabilitation of existing residential units.
- ◆ Coordinate and collaborate with housing and service providers and developers

CURRENT CONDITIONS

Largo is a built out city that has a mix of housing with a density of 4597 people per square mile, which is significantly higher than Pinellas County as a whole. Increasing densities in key locations will be essential to the desired growth.

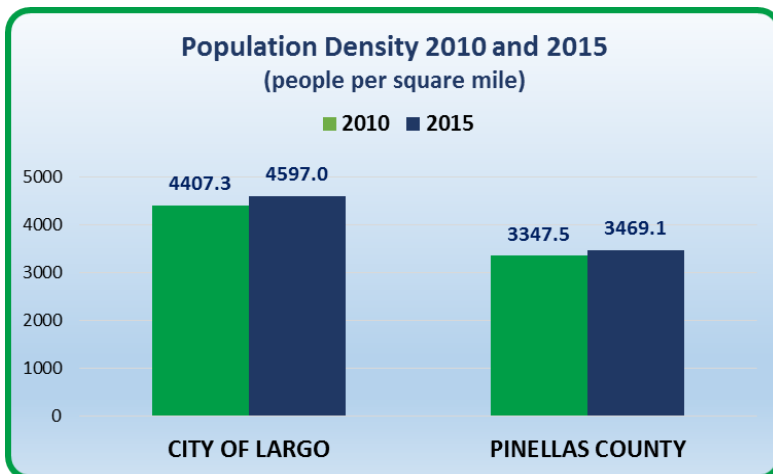
The most recent shift in national trends is the desire of Millennials to live in walkable, vibrant areas with access to transit, shopping and dining options. Millennials, born 1980 to 1999, outnumber the giant baby boomer generation. This generation now moves to cities for their “great places” not just for the jobs anymore. They have less of a desire to drive and are open to other modes of travel, which strengthens the need to connect housing with employment and transportation options.

There is also a need to plan for our aging population who will become less car dependent due to inability to drive. All research indicates

that aging adults want the ability to “age-in-place.” For some this means staying in their homes. For others this means staying in their neighborhood but for all it means remaining as independent as possible. That can include having access to public transit, having a home that is wheelchair accessible, and access to services for their daily needs. Many times seniors have fixed incomes, which may only include social security, so housing affordability is essential to their well-being. 36.4% of the households in Largo is headed by a person age 65 or older. This will have a major impact on future housing needs.

Housing is usually the single highest expense that a person incurs and consequently can have substantial impact on an individual’s quality of life. The general rule is that a person should not spend over 30% of their income on housing expenses to be considered affordable. Unfortunately, large portions of Largo residents are not able to achieve this. When this is not achieved, it is termed “cost burdened.”

The City’s Housing Division manages several housing programs to income-qualified residents to help lessen the burden of the cost of housing. These programs focus on improving low-and moderate-income neighborhoods and households by increasing home ownership levels, maintaining existing community housing resources, improving neighborhood infrastructure, and providing financial incentives for the construction of new affordable housing.



Summary	Census 2010	2016	2021
Population	77648	82,244	86,155
Households	38022	39,625	41,239
Families	19573	20,708	21,445
Average Household Size	2.02	2.05	2.07
Owner Occupied Housing Units	23338	22,871	23,559
Renter Occupied Housing Units	14684	16,754	17,679

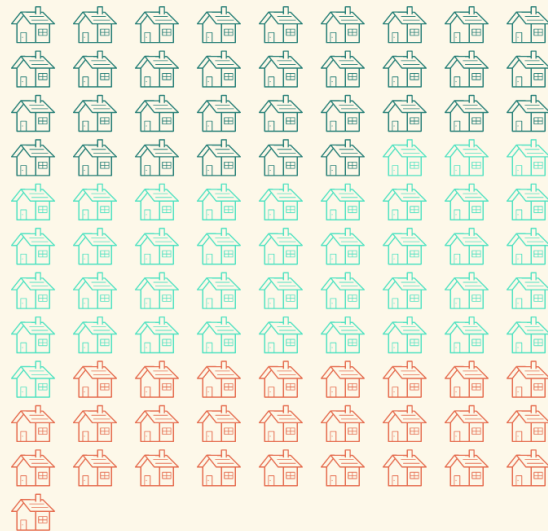
HOUSING

current conditions

Cost Burdened Households 2015/Shimberg

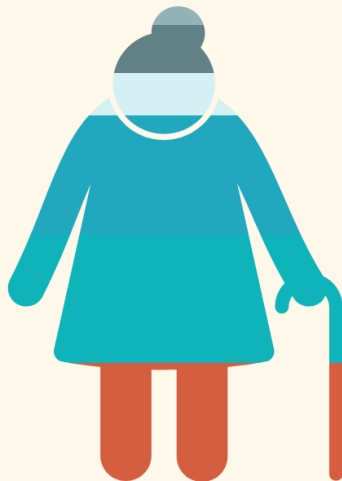


■ Spend 50%+ (34.43%) ■ Spend 30%+ (65.57%)



■ Single Family (33%) ■ Multifamily (40%)
■ Mobile Homes (27%)

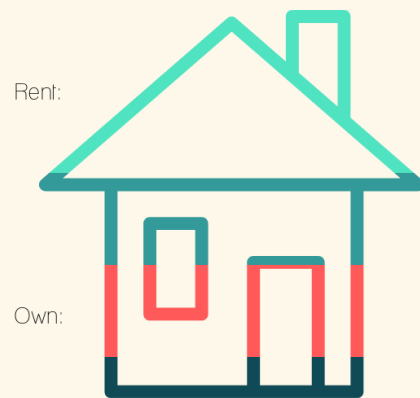
Elderly (65+) Households



■ 65+ (25%) ■ 45-64 (27%) ■ 25-44 (25%) ■ 15-24 (9%)
■ 5-14 (10%) ■ under 5 (4%)

Renters vs. Homeowners

Cost Burdened Households



■ 50%+ (10.69%) ■ 30%+ (23.66%) ■ 50%+ (23.66%)
■ 30%+ (41.98%)

Sources: Estimates and projections by Shimberg Center for Housing Studies based on 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

REFERENCE MAPS

Map 1: Future Land Use

Map 3: Activity Centers and Special Corridors

Map 4: Multimodal Corridors

Map 8: Pinellas Suncoast Transit Authority Network (PSTA)

Map 13: Evacuation Routes, Shelters, and Zones

Map 15: Historically Significant Properties

Map 19: Special Flood and Coastal High Hazard Areas

ASSETS AND COLLABORATIONS

A. Initiatives and Programs

- City of Largo Affordable Housing Development Program
- City of Largo Comprehensive Development Code (CDC)
- City of Largo Homestead Programs
- City of Largo Housing Rehabilitation Program
- City of Largo Rental Rehabilitation Programs
- Community Development Block Grant (CDBG) Consolidated Plan
- Pinellas County Land Bank
- Pinellas County Low Income Rental Assistance Program
- Special Area Plan for the Largo Mall Activity Center
- State Housing Initiative Partnership (SHIP) Program

B. People and Organizations

- Continuum of Care (COC) Network
- Pinellas County
- Pinellas County Housing Authority
- Pinellas County Housing Finance Authority
- Pinellas County Housing Trust Fund
- Pinellas County Office of Human Rights

OPPORTUNITIES

The Housing Element encompasses multiple strategies that can enhance Largo's livability, housing attractiveness, and convenience of neighborhoods. Over the next phase of plan implementation, the community and City government will use Forwarding Our Future 2040 to focus on common goals to balance the housing market to serve the current and attract future residents. Opportunities may be found through:

- Compact infill housing and urban densities – In recent years a number of residential infill projects have been approved including multi-family apartments and Townhomes. These types of projects are an example of higher density residential developments that can provide future housing opportunities. These opportunities can include an option for density bonuses to provide affordable housing. In future years, these types of developments will be key to continue to grow the city, provide a diversity of housing options and to provide housing closer to employment services and transportation options. The referenced projects include the 158 Ridge Apartments, Boulevard Apartments, the Charleston Apartments, Highland Townhomes, Orange Blossom Trail Townhomes, and Whitney Townhomes; while some other projects involve replatting larger single family lots to accommodate more single family units on smaller lots;
- Capitalizing on the shifting demand for convenient and urban lifestyle locations with land use policies to help the City create nodes of affordable, mixed use, and compact urban neighborhoods and in turn regenerate a significant portion of the City's declining housing stock;
- Encouraging developers to include affordable housing units in new

developments in exchange for higher density will increase the City's overall housing stock;

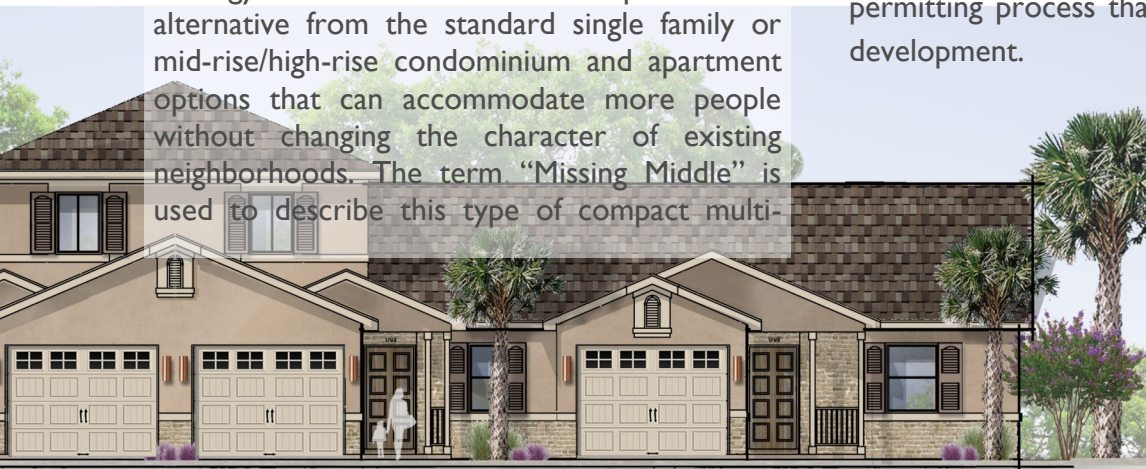
- Reducing the proportion of cost burdened households that are renting with the more cost effective alternative of ownership through programs designed to help low to moderate income families make the transition from renting to owning;
- Continuing property rehabilitation assistance programs for low to moderate income families and revitalizing target neighborhoods to improve affordable housing conditions through state and federal funding sources;
- Community outreach through Code Enforcement and Police Department to identify properties to be improved through City low to moderate income programs;
- Continuing to support private organizations that help end homelessness and protect fair housing rights; and
- Diversifying housing types.

Studies have shown Pinellas County housing market is currently underserved in providing diverse and affordable housing options for residents, and that trend is expected to continue. Exploring opportunities to diversify housing types in the City of Largo is an essential strategy. One solution is to provide an alternative from the standard single family or mid-rise/high-rise condominium and apartment options that can accommodate more people without changing the character of existing neighborhoods. The term "Missing Middle" is used to describe this type of compact multi-

unit, low-rise housing, which falls in between lower-density single-family neighborhoods and denser multifamily buildings, and is designed to encourage walking, biking, and transit use. It encompasses a variety of styles, including shotgun, skinny, duplex, triplex, fourplex, courtyard apartment, bungalow court, townhouse, multiplex, and live/work units.

Missing Middle housing helps create urban, walkable communities with smaller residences located close to goods and services. It serves a broad audience: first-time home buyers, smaller families, couples, retirees looking to age in place, adults with disabilities, car-free households, and many others. Missing Middle housing can be a viable option to provide a wider selection of housing choices across income levels because of its land cost savings and appeal to various households. Missing Middle housing types can pose challenges because they don't fit neatly into traditional land use designations; they are typically too dense for single-family neighborhood zoning districts, but not large enough in scale for multifamily zoning, where regulatory standards and the real estate market encourage larger and denser developments.

Exploring amendments to local development standards to allow for higher densities, narrower lots, smaller setbacks, and higher floor area ratios can encourage quality Missing Middle housing by removing barriers in the permitting process that discourage this type of development.



Whitney Town Homes Front Elevation
Concept. Photo Courtesy Frazee Design







SOLUTIONS

GOAL I: Ensure the availability of decent, safe, sanitary, and **affordable housing** to meet the needs of all current and future residents with varied needs, desires, incomes, and ages.



Safe, sanitary and quality designed housing available to a household earning 120% or less of area median income, adjusted for family size, which can be rented or purchased at no more than 30% of household income. Photo Courtesy Iriana Shiyan, CITYLAB, "How One Colorado City Instantly Created Affordable Housing"

OBJECTIVE I.1: Balance the delivery of different housing types, unit sizes and locations to meet the changing needs of current and future residents with an emphasis on the provision of affordable housing.

Strategies:

- ♦ Track the mix of existing housing types within the City, compared with projected need as measured in the data analysis for the Community Development Block Grant (CDBG) Consolidated Plan every five years;
- ♦ Track the number of additional affordable housing units created or financial assistance provided for the development of such units by

the City through the City's Affordable Housing Development and Homestead Programs; and

- ♦ *Explore the need and feasibility of additional types of housing that could increase the affordable housing stock.*

POLICIES

It shall be the policy of the City to:

- I.1.1: Provide financial service and development incentives to support the private sector's ability to provide housing units with the strongest focus on supplying housing units that serve the greatest needs of the residents based on current demand levels.
- I.1.2: When available, utilize federal and state grants to offset impact fees for non-profit affordable housing developers when constructing new affordable housing units.
- I.1.3: Maintain a one-stop development process to provide efficient development services, whereby coordination of permit/site plan review occurs within one City Department.
- I.1.4: Annually monitor and evaluate the housing supply, and, if necessary, identify changes to the CDC and housing assistance programs to ensure the demand for affordable housing is met.
- I.1.5: Coordinate with Pinellas County to develop and implement the CDBG Annual Action Plan and five-year Consolidated Plan, including data collection and

analysis of the housing stock and housing demand.

1.1.6: Provide for sufficient residential future land use densities or density bonuses to maintain a reasonable cost per unit for land that will enable the private sector to develop quality affordable housing units.

1.1.7: Review all City policies, prior to adoption, to determine their impact on the cost of housing.

1.1.8: Promote the provision of a balanced housing mix by encouraging developments that provide housing for a variety of income ranges and/or unit sizes.

1.1.9: Encourage the retention of mobile home/manufactured home communities, without a history of code violations, as a way to maintain the City's affordable housing stock.

1.1.10: Research the appropriateness of the development and adoption of inclusionary land use tools intended to facilitate the creation of affordable housing.

1.1.11: Research the need to expand the areas where affordable housing developments are the most highly incentivized, and if deemed necessary, revise the current CDC and associated plans.

1.1.12: Explore the options of allowing a greater variety of housing types and sizes, including accessory dwelling units in expanded areas

of the City and **tiny homes** as a possible solution for aging-in-place and affordable housing.



Tiny houses are latest vehicle/structures to join the small house movement. Photo Courtesy Tiny House Town, St. Petersburg Tiny House featured on HGTV.

OBJECTIVE 1.2: Preserve and upgrade the existing housing stock in the City.

Strategy:

- ♦ Track the number of substandard homes improved to at least minimum Housing Quality Standards (HQS) through home rehabilitation/replacement projects.

POLICIES

It shall be the policy of the City to:

1.2.1: Work with the City's Code Enforcement Division to identify houses that are below minimum **Housing Quality Standards (HQS)**, and utilize the housing rehabilitation/replacement programs, where possible, to

HQS helps HUD and local Public Housing Authorities (PHAs) accomplish that goal by defining "standard housing" and establishing the minimum quality criteria necessary for the health and safety of program participants.

bring the houses up to the minimum HQS.

- 1.2.2: Utilize the **Rental Rehabilitation Program** to ensure the availability of safe and decent affordable rental units and as a method to correct code/safety problems when appropriate.



This program provides loan financing and project management assistance for performing code-related repairs to affordable rental housing.

- 1.2.3: Facilitate an Affordable Housing Development program targeted at purchasing, rehabilitating or replacing dilapidated housing structures with improved/new affordable housing to eliminate blight in neighborhoods and maintain the affordable housing stock.

OBJECTIVE 1.3: Build and promote partnerships and collaboration to support affordable housing and associated services.

Strategy:

- ♦ Reach out to new organizations that support affordable housing and associated services to provide education and/or services to Largo residents.

POLICIES

It shall be the policy of the City to:

- 1.3.1: Leverage City resources with lending institutions, the development community, and community organizations to support affordable housing.

- 1.3.2: Utilize federal, state, and other resources available to provide and maintain affordable housing and create homeownership opportunities.

- 1.3.3: Coordinate the City's Rental Rehabilitation Program criteria with the Low Income Rental Assistance Program administered by the Pinellas County Housing Authority to ensure that rental rates of affordable housing units are consistent with the maximum rental rates that are allowed under the State Housing Initiative Partnership (SHIP) Program.

- 1.3.4: Financially support organizations that provide housing assistance and services to the City's income-eligible residents, special needs residents, and the homeless, when funding is available.

- 1.3.5: Support **income-eligible households** through City-assisted housing services, including foreclosure prevention, eviction protection, rental start-up fee grants, utility connection deposit grants and homebuyer counseling and seminars when funding is available.



Related to the City's affordable housing programs, households earning 120% or less of area median income, adjusted for family size. Categories of eligibility include: less than 30% of area median income (extremely low); between 31-50% (very-low); between 51-80% (low); and between 81-120% of area median income (moderate).

1.3.6: Facilitate partnerships between developers and Pinellas County to utilize funds from the Pinellas County Land Bank administered through the Pinellas County Housing Finance Authority to make land available for mixed-income housing projects that include an affordable housing component.

1.3.7: Continue to administer the City's portion of the Pinellas County Housing Trust Fund for the purpose of supporting affordable housing projects and programs.

1.3.8 Explore new opportunities for partnerships in support of providing affordable housing and associated services.

Objective 1.4: Prevent Homelessness

Strategy:

- ♦ Continue to support the organizations that help the homeless population.

1.4.1 Continue participation with the **Continuum of Care (COC)** network in Pinellas County to ensure that homelessness among Largo citizens is rare, brief, and non-reoccurring.



Designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly re-house homeless individuals and families.

1.4.2 Support the COC network in the development of a coordinated entry system to

prioritize citizens in need of housing services.

1.4.3 When funding is available. financially support programs that reduce the length of time of homelessness and/or mitigate factors that may lead individuals and families to homelessness.

OBJECTIVE 1.5: Remove barriers to housing accessibility for all individuals within the City regardless of race or ethnicity, national origin, age, gender, religion, sexual orientation, familial status, and or disability.

Strategies:

- ♦ Ensure housing projects are ADA compliant and utilize Universal Design in City funded housing projects; and
- ♦ Analyze results from the Pinellas County Office of Human Rights to determine the extent of fair housing violations occurring in the City.

POLICIES

It shall be the policy of the City to:

1.5.1: Facilitate the elimination of physical barriers in homes of disabled residents through the City's Barrier Removal Grants provided as part of the Housing Rehabilitation Program.

1.5.2 Encourage the use of Universal Design to enable aging-in-place and accessibility for those with disabilities.

1.5.3: Facilitate the provision of special residential uses through the administrative review of special residential use permits.

1.5.4: Encourage integration of special residential uses, licensed group homes, and foster care facilities into all residential areas, except those within the CHHA, where adequate supporting infrastructure and nearby medical and public facilities are available.

1.5.5: Support the provision of additional affordable housing through the Transfer of Development Rights from residentially-designated properties purchased by the City for open space.

1.5.6: Comply with the provisions of the Federal Uniform Relocation Assistance and Real Property Acquisition Act of 1970, Public Law 91-646, when federally funded rehabilitation projects displace residents.

1.5.7: Coordinate with the **Pinellas County Housing Authority (PCHA)** to locate replacement housing, due to relocation for extremely low, very low and low income residents



Dedicated to creating, providing and increasing high quality housing opportunities in Pinellas County through effective and responsive management and responsible stewardship of public and private funds.



1.5.8: Ensure that direct displacement, due to a qualified public action, such as a future land use plan amendment or development

order or density bonus, complies with Pinellas County's Ordinance No. 93-95. Continue to administer a Mobile Home Transition Program to assist mobile home owners who are removed or relocated as a result of a Qualifying Official Governmental Action.

1.5.9: Support effective enforcement of the Pinellas County Human Rights Ordinance Chapter 70.

1.5.10: Provide fair housing education for tenants and landlords, and provide education on displacements rights under Florida law for mobile home park residents.

1.5.11 Review significant local, countywide and regional plans or projects for potential social justice impacts that may adversely impact low income populations and/or neighborhoods.

OBJECTIVE 1.6: Preserve existing neighborhoods and structures of historical significance.

Strategy:

- ♦ Create a list of properties to be preserved and incorporate them into City software so they can be flagged when permits are pulled.

POLICIES

It shall be the policy of the City to:

1.6.1: Focus owner-occupied housing rehabilitation and replacement programs into neighborhoods that are established by future land

use designations and/or by CRD Plans to be preserved as single-family neighborhoods.

1.6.2: Require residential infill housing to comply with originally approved subdivision development standards to promote compatibility and consistency with the surrounding properties.

1.6.3: Preserve the traditional neighborhood design and unique characteristics prevalent in the Community Redevelopment Districts (CRD) (such as architectural features, porches, alleys and sidewalks). When and where appropriate, and in accordance to the CRD plans, incorporate these features as part of City housing replacement and rehabilitation projects.

1.6.4 Work with residents to identify neighborhoods that could benefit the most from neighborhood cleanups and help organize events to work with residents, organizations, and City staff.

1.6.5: Assist owners of buildings listed in the Largo Historic Sites Survey Report (November 1986) with locating funding sources and provide contact information for the Florida Department of State, Division of Historical Resources to aide in the restoration of the buildings.

1.6.6: Periodically update the Largo Historic Sites Survey Report and promote preservation of

structures deemed historically significant in the Survey.

1.6.7: Encourage the preservation of neighborhoods containing residential structures with a rating of 3 or 4 as identified in the Largo Historic Sites Survey Report.

OBJECTIVE 1.7: Promote and provide homeownership opportunities.

Strategies:

- ♦ *Continue to monitor the number of new owner-occupied housing units that are constructed through the City's housing program;*
- ♦ *Increase the marketing of City homeownership programs; and*
- ♦ *Continue partnerships to provide homeownership and financial counseling to help people get ready for homeownership.*

POLICIES

It shall be the policy of the City to:

1.7.1: Increase homeownership opportunities for income-eligible (see *Glossary*) households through the provision of incentives to the development community for the creation of affordable housing.

1.7.2: Provide financial products such as loan guarantees, buy-downs and down payment and closing cost assistance to support homeownership for low and moderate income households

1.7.3: Participate in partnerships with other non-profit housing and social service agencies to provide homeownership counseling and financial assistance to enable

income-eligible households to purchase and stay in their home.

1.7.4: Regularly monitor, evaluate, and amend existing housing assistance programs and products to respond to trends in the housing market to promote affordability and availability of housing and maximize participation in the City's housing programs.

1.7.5: Ensure that assisted homebuyers have a financial stake in the community by establishing housing programs that generate program income through full or partial repayment of financial assistance provided.

GOAL 2: Advance the efficient use of housing by locating it near Activity and Employment Centers and along Mixed Use Corridors to provide access to employment, services, and to reduce the impacts on our transportation system and natural resources.

Objective 2.1: Provide opportunities for increased densities within Activity and Employment Centers and along Mixed Use Corridors and areas with good access to transit.

Strategy:

- ♦ *Develop strategies and incentives to increase densities in key areas.*

POLICIES

It shall be the policy of the City to:

2.1.1: Encourage increased residential densities in compatible areas of the City where the necessary public infrastructure exists.

2.1.2: Promote opportunities for the creation of affordable and market rate housing as part of mixed use development within Activity Centers, along Mixed Use Corridors, and on properties surrounding Major Employment Centers.

Objective 2.2: Encourage housing to be developed in a resource-efficient manner with the aim to minimize the overall (negative) impact on the built environment, human health and the natural environment and to increase affordability for the tenant through the reduction of utility costs.

Strategies:

- ♦ *Develop incentives for “green” building designs and work with developers to educate them on low impact development; and*
- ♦ *Incorporate “green” building designs and energy efficiency elements in City ran programs.*

POLICIES

It shall be the policy of the City to:

2.2.1: Provide incentives to affordable housing developments to incorporate hurricane mitigation devices (such as storm shutters), and “green” building designs as part of affordable housing projects to reduce the impacts on our natural environment, lower the risk of damage and maintain lower utility costs for the residents.

2.2.2: Include energy efficient specifications in all City-sponsored rehabilitation/

replacement projects to reduce the energy costs of participants in the program.

2.2.3: Encourage incorporation of utility efficiency improvements into housing rehabilitation and affordable housing construction projects to conserve natural resources and reduce monthly utility costs for households.

2.2.4 Provide site plan recommendations on how to use Low Impact Development (LID) standards for affordable housing sites.